

JAVIER L. MERINO  
DANN & MERINO, P.C.  
372 Kinderkamack Road  
Suite 5  
Westwood, NJ 07675

Re: MICHAEL CHARLES BESSETTE  
416 CEDAR AVENUE  
PARAMUS, NJ 07652

Atty: JAVIER L. MERINO  
DANN & MERINO, P.C.  
372 Kinderkamack Road  
Suite 5  
Westwood, NJ 07675

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/15/2021**  
**Chapter 13 Case # 19-13683**

**RECEIPTS AS OF 01/15/2021**

(Please Read Across)

| Date   | Amount   | Source Document No. | Date       | Amount   | Source Document No. |
|--|----------|---------------------|------------|----------|---------------------|
| 03/06/2019   | \$850.00 | 5681757000          | 04/05/2019 | \$850.00 | 5762694000          |
| 05/06/2019   | \$850.00 | 5839965000          | 06/05/2019 | \$850.00 | 5919604000          |
| 07/05/2019   | \$850.00 | 5996112000          | 08/06/2019 | \$997.00 | 6075915000          |
| 09/09/2019   | \$997.00 | 6160686000          | 10/04/2019 | \$997.00 | 6230914000          |
| 11/07/2019   | \$997.00 | 6315967000          | 12/18/2019 | \$997.00 | 6414114000          |
| 01/21/2020   | \$997.00 | 6497585000          | 02/21/2020 | \$997.00 | 6575436000          |
| 03/19/2020   | \$997.00 | 6649929000          | 06/04/2020 | \$100.00 | 6844633000          |
| 07/07/2020   | \$100.00 | 6925021000          | 08/05/2020 | \$715.00 | 6994557000          |
| 09/09/2020   | \$738.00 | 7075276000          | 10/06/2020 | \$738.00 | 7142995000          |
| 11/09/2020   | \$738.00 | 7222371000          | 12/08/2020 | \$738.00 | 7294039000          |
| 01/06/2021   | \$738.00 | 7362426000          |            |          |                     |
| <b>Total Receipts: \$16,831.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$16,831.00</b> |          |                     |            |          |                     |

**LIST OF PAYMENTS TO CLAIMS AS OF 01/15/2021**

(Please Read Across)

| Claimant Name          | Date       | Amount   | Check # | Date       | Amount     | Check # |
|------------------------|------------|----------|---------|------------|------------|---------|
| BOROUGH OF PARAMUS     | 06/17/2019 | \$132.42 | 827,290 | 07/10/2019 | (\$132.42) | 827,290 |
| JPMORGAN CHASE BANK NA | 06/17/2019 | \$282.00 | 827,055 | 07/15/2019 | \$636.30   | 828,914 |
|                        | 08/19/2019 | \$547.46 | 830,808 | 09/16/2019 | \$1,493.42 | 832,876 |
|                        | 10/21/2019 | \$966.03 | 834,838 | 11/18/2019 | \$929.75   | 836,945 |
|                        | 12/16/2019 | \$929.75 | 838,877 | 02/10/2020 | \$929.75   | 842,634 |
|                        | 03/16/2020 | \$929.75 | 844,507 | 04/20/2020 | \$1,859.16 | 846,450 |
|                        | 10/19/2020 | \$132.31 | 857,416 | 11/16/2020 | \$671.40   | 859,211 |
|                        | 12/21/2020 | \$671.40 | 860,984 | 01/11/2021 | \$671.40   | 862,866 |

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| Claimant Name          | Date       | Amount  | Check # | Date       | Amount  | Check # |
|------------------------|------------|---------|---------|------------|---------|---------|
| SANTANDER CONSUMER USA | 07/15/2019 | \$15.22 | 829,890 | 08/19/2019 | \$9.07  | 831,911 |
|                        | 09/16/2019 | \$24.75 | 833,900 | 10/21/2019 | \$16.01 | 835,954 |
|                        | 11/18/2019 | \$15.41 | 838,006 | 12/16/2019 | \$15.41 | 839,891 |
|                        | 02/10/2020 | \$15.41 | 843,653 | 03/16/2020 | \$15.41 | 845,579 |
|                        | 04/20/2020 | \$31.16 | 847,529 | 11/16/2020 | \$13.47 | 860,203 |
|                        | 12/21/2020 | \$11.25 | 862,055 | 01/11/2021 | \$11.25 | 863,749 |

**CLAIMS AND DISTRIBUTIONS**

| Claim # | Claimant Name                    | Class          | Allowed Claim | Percent to be Paid | Paid      | Unpaid Balance * |
|---------|----------------------------------|----------------|---------------|--------------------|-----------|------------------|
| TTE     | TRUSTEE COMPENSATION             | ADMIN          |               |                    | 910.15    | TBD              |
| ATTY    | ATTORNEY (S) FEES                | ADMIN          | 3,394.50      | 100.00%            | 3,394.50  | 0.00             |
| COURT   | CLERK OF COURT                   | ADMIN          | 0.00          | 100.00%            | 0.00      | 0.00             |
| 0002    | ARONOW LAW, PC                   | UNSECURED      | 0.00          | 100.00%            | 0.00      | 0.00             |
| 0003    | ATLANTIC CITY ELECTRIC COMPANY   | UNSECURED      | 154.42        | 100.00%            | 0.00      | 154.42           |
| 0004    | BERGEN ANESTHESIA GROUP, PC      | UNSECURED      | 0.00          | 100.00%            | 0.00      | 0.00             |
| 0005    | CAPITAL ONE BANK (USA), N.A.     | UNSECURED      | 1,227.73      | 100.00%            | 0.00      | 1,227.73         |
| 0007    | JPMORGAN CHASE BANK NA           | MORTGAGE ARRI  | 30,218.57     | 100.00%            | 11,649.88 | 18,568.69        |
| 0008    | CITY MD URGENT CARE              | UNSECURED      | 0.00          | 100.00%            | 0.00      | 0.00             |
| 0010    | NORTHERN VALLEY ANESTHESIOLOGY I | UNSECURED      | 406.60        | 100.00%            | 0.00      | 406.60           |
| 0012    | GECRB/CARE CREDIT                | UNSECURED      | 0.00          | 100.00%            | 0.00      | 0.00             |
| 0014    | MD PARTNERS OF EHMC              | UNSECURED      | 0.00          | 100.00%            | 0.00      | 0.00             |
| 0019    | RADIOLOGY ASSOCIATES             | UNSECURED      | 0.00          | 100.00%            | 0.00      | 0.00             |
| 0020    | RADIOLOGY ASSOCIATES OF RIDGEWOC | UNSECURED      | 0.00          | 100.00%            | 0.00      | 0.00             |
| 0021    | SANTANDER CONSUMER USA           | VEHICLE SECURE | 505.00        | 100.00%            | 193.82    | 311.18           |
| 0023    | THE VALLEY HOSPITAL              | UNSECURED      | 0.00          | 100.00%            | 0.00      | 0.00             |
| 0024    | BOROUGH OF PARAMUS               | SECURED        | 0.00          | 100.00%            | 0.00      | 0.00             |
| 0025    | TOYOTA MOTOR CREDIT              | VEHICLE SECURE | 0.00          | 100.00%            | 0.00      | 0.00             |
| 0027    | VALLEY EMERGENCY ROOM ASSOC.     | UNSECURED      | 0.00          | 100.00%            | 0.00      | 0.00             |
| 0028    | VALLEY PHYSICIAN SERVICES        | UNSECURED      | 0.00          | 100.00%            | 0.00      | 0.00             |
| 0029    | VERIZON BY AMERICAN INFOSOURCE A | UNSECURED      | 209.44        | 100.00%            | 0.00      | 209.44           |
| 0030    | TOYOTA MOTOR CREDIT CORPORATION  | VEHICLE SECURE | 0.00          | 100.00%            | 0.00      | 0.00             |
| 0031    | CAVALRY SPV I LLC                | UNSECURED      | 1,433.35      | 100.00%            | 0.00      | 1,433.35         |
| 0032    | VERIZON BY AMERICAN INFOSOURCE A | UNSECURED      | 632.82        | 100.00%            | 0.00      | 632.82           |

**Total Paid: \$16,148.35**

See Summary

**SUMMARY**

Summary of all receipts and disbursements from the date the case was filed , to and including: January 15, 2021.

Receipts: \$16,831.00 - Paid to Claims: \$11,843.70 - Admin Costs Paid: \$4,304.65 = Funds on Hand: \$682.65

**\*\*NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.